

Information to identify the case:

Debtor 1 **Kenneth A. Cardone**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0165**

EIN --_-----

Debtor 2 **Jeannie L. Cardone**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2092**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-32794-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth A. Cardone

Jeannie L. Cardone

3/17/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kenneth A. Cardone
 Jeannie L. Cardone
 Debtors

Case No. 16-32794-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db/jdb cr	+Kenneth A. Cardone, Jeannie L. Cardone, 323 East Youngs Avenue, Wildwood, NJ 08260-4753
	+ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC,
	400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC,
	105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516524334	Internal Revenue Service, Holtzville, NY
516524336	+Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
516524337	+Round Point Mortgage, 5032 Parkway Plaza Boulevard, Charlotte, NC 28217-1934
516524338	+Seterus, 14523 SW Millikan Way, Beaverton, OR 97005-2352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 17 2017 23:48:01 U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 17 2017 23:47:57 United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
	Newark, NJ 07102-5235
516524328	Fax: 800-813-8164 Mar 17 2017 23:38:29 21st Mortgage Corporation, 620 Market Street,
	Knoxville, TN 37902
516524329	+EDI: AMEREXPR.COM Mar 17 2017 23:23:00 American Express, PO Box 981537,
	El Paso, TX 79998-1537
516524330	EDI: BANKAMER.COM Mar 17 2017 23:23:00 Bank of America, PO Box 982238,
	El Paso, TX 79998
516524331	+EDI: TSYS2.COM Mar 17 2017 23:23:00 Barclays Bank, PO Box 8803,
	Wilmington, DE 19899-8803
516524332	+EDI: CAPITALONE.COM Mar 17 2017 23:23:00 Capital One, PO Box 30285,
	Salt Lake City, UT 84130-0285
516524333	EDI: DISCOVER.COM Mar 17 2017 23:23:00 Discover, PO Box 15316, Wilmington, DE 19850
516524335	+EDI: RMSC.COM Mar 17 2017 23:23:00 JC Penney, PO Box 965007, Orlando, FL 32896-5007
	TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Brian S. Thomas	on behalf of Joint Debtor Jeannie L. Cardone	brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Debtor Kenneth A. Cardone	brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION	dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus, Inc., as authorized sub-servicer for	
	Federal National Mortgage Association ('Fannie Mae'), a corporation organized and existing under	
	the laws of the United States of America	cmecf@sternlav.com
Thomas J Subranni	trustee@subranni.com,	
	szauber@subranni.com; desk@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7soluti	
	ons.com; hinnaurato@subranni.com	
U.S. Trustee.	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 6